Trade Development Authority and the Indian Institute of Foreign Trade which are organisations involved in market research as well as trade promotion activities are finalised by the Ministry of Commerce after studying the individual programmes of each organisation. As the Trade Fair Authority of India is not engaged in market research, while being engaged in promotion of exports through trade fairs, its Annual Plan of Action is finalised by the Ministry through the meetings of the Exhibition Advisory Committee where the Export Promotion Councils other Trade Bodies and Trade Development Authority are also represented. This helps to avoid overlaps.

(c) There is no such proposals at present under the consideration of the Government.

Amendment in the Import Policy

1167. SHRI SANTOSH BAGRODIA: Will the Minister of COMMERCE be pleased to state:

(a) whether Government propose to introduce some amendments in the Import Policy for the import of photographic goods and equipments; and

(b) if so, what are the details thereof?

THE MINISTER OF COMMERCE AND TOURISM (SHRI ARUN KUMAR NEHRU): (a) and (b) As the forthcoming Import and Export Policy, to be effective from -st April, 1990 is still under formulation, it is premature to provide any detail at this stage.

Policy of Liberalisation by Banks

1168. SHRI KAMAL MORARKA: Will the Minister of FINANCE be pleased to state:

(a) whether any liberalisation is being considered by banks relating to advances against shares; and

(b) if so, what are the salient features of such liberalisation?

THE FINANCE MINISTER (PROF. MADHU DANDAVATE): (a) Reserve Bank of India are not considering at present any proposal to liberalise the norms for granting advances against shares

(b) Does not arise.

Setting up of Personal Banking Centres

1169. SHRI KAMAL MORARKA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that 'Personal Banking Centres' are being set up by public sector banks;

(b) if so, what services and facilities are to be offered by such centres; and

(c) what steps are being taken to improve the deteriorating services to customers in public sector banks?

THE FINANCE MINISTER (PROF. MADHU DANDAVATE): (a) and (b) Some public sector banks have set up "Personal Banking Centres" or "Personal and Services Banking Divisions". Different services are offered herein by different banks. These may include professional advisory and counselling services to individual customers and fixing up banking facilities for them at identified branches and offer of all banking facilities for the personal segment.

(c) Public sector banks have taken various measures to improve the service rendered by them to their customers. These measures include evoluation of time norms for rendering common services, setting up of "May I Help You" counters in bigger branches, speedier clearance and collection of cheques through computerisation of clearing houses and increased use of courier service, extending to individuals the facility of immediate credit of outstation cheques upto Rs. 2500, payment of interest at savings bank rate for delayed

collection of outstation cheques beyond 10/14 days, increased interface between bank officials and customers, setting up of machinery for prompt redressal of customers grievances, etc.

Textile Modernisation Scheme

1170. SHRI KAMAL MORARKA: Will the Minister of TEXTILES be pleased to state:

(a) what has been the loan assistance sanctioned by the financial institutions under the Textile Modernisation Scheme of Rs. 750 crores;

(b) what has been quantum of actual disbursement; and

(c) what is the number of proposals pending clearance alongwith the amount involved in each case and by when these are likely to be cleared?

THE MINISTER OF TEXTILES WITH ADDITIONAL CHARGE OF THE MINISTRY OF FOOD PROCESSING INDUSTRIES (SHRI SHARAD YADAV): (a) and (b) Assistance aggregating Rs. 881.06 crores had been sanctioned upto 31-12-1989 under Textile Modernisation Fund Scheme, out of which Rs. 463.31 crores had been disbursed.

(c) 64 proposals were pending as on December, 31st, 1989. Out of these, 15 proposals have since been sanctioned, and the remaining 49 proposals are under various stages of scrutiny. It is not possible to indicate a definite date for their clearance as it depends on the applicant meeting the eligibility criteria.

Income-Tax arrears of top ten industrialists

1171. SHRI SATYA PRAKASH MALAVIYA: Will the Minister of FINANCE be pleased to state:

(a) what are the amount towards income-tax dues at present outstanding against the top ten industrialists alongwith their names and also the amount outstanding against each; and

(b) what steps are being taken by Government to realise these huge arrears?

THE FINANCE MINISTER (PROF. MADHU DANDAVATE): (a) The names of and income-tax due from top ten industrialists, ranked in order of their latest return or assessed income, whichever is higher, are as under:

Sr. No.	Name	Income-tax due
1.	Raj Chopra	Rs. 23,89,080
2.	N. Krishnan	Nil
3.	R. Kumaravelu	Nil
4.	Madhuri Mathur	Nil
5.	Damyathi Rama Chandran	Nil
6.	M.A. Mandal	Nil
7.	G. Rajendran	Nil
8.	D.J. Ramesh	Nil
9.	Sri Gopal	Rs. 41,50,133
10.	Manilal Mirani	Nil

(b) Demand in both the cases is dispoted in appeals. Commissioners of Income-tax (Appeals) have been requested for priority disposal of appeals.

Export of drugs

1172. SHRI SHAMIM HASHMI: Will the Minister of COMMERCE be pleased to state:

(a) what has been the value of exports of Indian drug companies, both in the public sector and private sectors, separately, during the last three years year-wise;

(b) what are the names of the countries to which these drugs were exported;